Loans Almost no rural person deals as an individual with a bank for small amounts, as he is embarrassed to deal with strangers and has a tradition of distrust of city people in general. The small 'moai' is the mark of a rather stable agricultural community. Between the 'moai' and the city bank operates the individual loan shark, catering to people who need money desperately---either because of ill health or family troubles---or because with a little capital the borrower hopes to "make a killing" in some enterprise. These needy people are quite willing to contract to repay at the exorbitant interest rate of ten per cent per month. As might be expected, many persons default on repayment of these loans, to the intense and very vocal indignation of the lender. 452

Almost every 'son' has a credit cooperative, or 'Shin'yō Kyōdo Kumiai'. These are operated by the 'son' office, and when the money involved filters down to individuals the amount concerned is much less than one can obtain through a 'moai'. Amounts available for loan generally range from ¥10,000 to ¥15,000 for each village. Then the amount is divided according to the number of households in the 'han', or ward, of the village. Bigger 'han' can borrow about ¥3,000 while smaller ones may borrow ¥2,000. The money is borrowed by the 'han' and then sub-borrowed by individuals or by groups of two or three men. A person may but seldom does borrow directly from the 'son' office as an individual. However, repayment is always made on an individual basis, rather than through the 'han' and village. The village headman, or 'kucho', is the person responsible ('sekinin-sha') for the operation of the fund in his bailiwick. [632]

One Nanahan man has moved temporarily to Itoman. He obtained a GARIOA-subsidized bank loan for ¥360,000 ($3,000) to buy a truck. His success in finding customers in the Naha port area assures that the loan will not be defaulted. 453

'Son' Relief At the end of 1952 there were 335 persons, representing 114 households, who were receiving relief from the 'son' office. Details are presented below: 7946 [632]

Class of Aid	From Prewar		Due to War		Postwar		Total	
	Houses	Persons	Houses	Persons	Houses	Persons	Houses	Persons
Orphans	--	--	8	15	--	--	8	15
Aged persons	23	28	14	29	4	5	41	62
Widows	--	--	15	76	12	60	27	136
Sick persons	3	10	5	12	7	26	15	48
Disabled	8	13	3	7	1	5	12	25
Other	1	4	4	18	6	27	11	49
TOTAL	35	55	49	157	30	123	114	335

To obtain relief, old people must fulfill the usual requirements of living alone, being propertyless, ill, and without familial support. In the

• 746 one case investigated, the village secretary and most of the village people thought that a certain old repatriate should be on relief, if only to receive money to obtain the tobacco he could not buy. The 'son' office was not told about his elder brother's second son, who lives in Osaka. Nor was any check made on the untrue report that he was ill, for no medical proof or witnesses are needed. Upon moving from his sister-in-law's house to a grass shack next door, he was placed upon the relief list to receive the monthly maximum of ¥250 (about $2.08).

746 177 The 'son' office also supervises the distribution to persons on relief of clothes supplied by the American relief agency RIVAC (Ryukyu Islands Voluntary Agencies Committee). Each person receives free two or three useful items upon signing for their receipt with his chop. These are greatly appreciated by the recipients.

621 427 Rentals of Village-Owned Land Each village generally owns some grassland, some forest land, and a pond or two. These they rent out to the highest bidder. The 'genya' or grassland is rented anew each year, and the person may keep it in grass, or may convert it to dry crop land ('hatake'). The only requirement is that he must not let the grass grow long and shade the nearby crops. The plot owned by Tomoyose village used to be the village horse-powered sugar mill before the better one was built before the war.

Ponds owned by the village are rented out to the highest bidder in a [228] [423] secret bid, for a period of two years. The renter uses the pond to raise carp. Forest land, I was told, is not supposed to be owned by the village, so it is recorded in the land register as the property of a prominent private individual.

651 [632] Taxes The Okinawan farmer is subject to a great number of official taxes. The following is a list of the fifteen 'sonzei', or township taxes, of Kanegusuku-son. Legally these are called district taxes, or 'chihō-zei'.

Tax Name	Translation
Sonmin-zei	Township Citizens' Tax (on all persons who are able to work, except students)
Tochi-zei	Land Tax
Fudōsan Shutoku zei	Real Estate Acquisition Tax
Kaoku-zei	House (or Building) Tax
Kōgyō-zei	Tax for Industry (eg: 'sake' factory)
Gyubasha-zei	Tax for Horsecart or Oxcart
Jidōsha-zei	Auto, Bus and Jitney Tax (Motor Vehicle Tax)
Rajio-zei	Radio Tax
Denchū-zei	Electric Pole Tax
Tochiku-zei	Slaughter Tax
Chikken-zei	Dog Tax
Sempaku-zei	Boat Tax
Jitensha-zei	Bicycle Tax
Denwa-zei	Telephone Tax
Jigyō-zei	Business Tax